

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Creed D Finner

Debtor(s)

Case No. 15 B 16160

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/06/2015.
- 2) The plan was confirmed on 08/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/07/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/17/2015, 12/11/2015, 08/25/2016, 02/15/2017.
- 5) The case was Dismissed on 03/15/2017.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,720.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$14,720.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$562.45
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,562.45**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Account Recovery Service	Unsecured	34.00	NA	NA	0.00	0.00
Arnold Scott Harris PC	Unsecured	60.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	1,850.26	1,773.88	1,773.88	1,773.88	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	3,248.83	3,248.83	0.00	0.00
Illinois Tollway	Unsecured	4,720.50	4,720.50	4,720.50	0.00	0.00
Internal Revenue Service	Unsecured	0.00	7,194.30	7,194.30	0.00	0.00
Internal Revenue Service	Priority	5,471.00	7,163.34	7,163.34	619.45	0.00
MCSI	Unsecured	1,700.00	NA	NA	0.00	0.00
MCSI	Unsecured	1,292.00	NA	NA	0.00	0.00
MCSI	Unsecured	150.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	197.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	334.50	337.50	337.50	0.00	0.00
Municipal Collections Of America	Unsecured	250.00	250.00	250.00	0.00	0.00
Nicor Gas	Unsecured	500.00	537.83	537.83	0.00	0.00
Ocwen Loan Servicing LLC	Secured	134,527.91	77,942.46	77,942.46	0.00	0.00
Ocwen Loan Servicing LLC	Secured	56,585.45	56,585.45	56,585.45	7,764.22	0.00
RJM Acquisitions LLC	Unsecured	348.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$77,942.46	\$0.00	\$0.00
Mortgage Arrearage	\$56,585.45	\$7,764.22	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,773.88	\$1,773.88	\$0.00
<b>TOTAL SECURED:</b>	<b>\$136,301.79</b>	<b>\$9,538.10</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,163.34	\$619.45	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,163.34</b>	<b>\$619.45</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$16,288.96</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,562.45</u>
Disbursements to Creditors	<u>\$10,157.55</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$14,720.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2018

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.